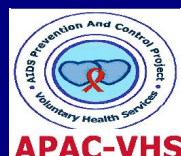


*Willingness to Pay (WTP) for medical services at the
private health facilities by People Living with
HIV/AIDS (PLHAs)*



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Foreward

The largest component of total private health care expenditures of total private health spending is the out of pocket expenditure. This has a huge impact on household consumption and leads to impoverishment of households, hinders treatment seeking behavior and worsens the overall health status. Considering the greater number of PLHAs and their health care needs, it is crucial to understand their treatment seeking behavior, their choice of health care providers and their willingness to pay for medical services.

This study aimed at understanding the willingness to pay for private health services at subsidized rate and for insurance policy by PLHA. The results provide valuable insights about the PLHA's willingness to pay which would help to plan and arrive at some safety nets to facilitate easy access to health care services.

I am thankful to all the district level PLHA networks, Tamil Nadu Network for Positive People (TNNP+), Secretariat of Positive Women Network (PWN+) and Life Focus Centre, Tambaram (INP+) and all the PLHAs who were involved in the study. I congratulate APAC team for successfully carrying out the study and I thank the expert team for their continuous guidance and support for this study.

Dr Bimal Charles,
Project Director

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Abbreviations

AIDS	–	Acquired Immuno Deficiency Syndrome
APAC	–	AIDS Prevention And Control project
ART	–	Anti Retroviral Therapy
GH	–	Government Hospital
Govt.	–	Government
HIV	–	Human Immunodeficiency Virus
INP+	–	Indian Network for People Living with HIV
IP	–	In Patient
LFC	–	Life Focus Centre
NGO	–	Non Governmental Organisation
OI	–	Opportunistic Infection
OP	–	Out Patient
PHC	–	Primary Health Centre
PLHA	–	People Living with HIV / AIDS
PPP	–	Public Private Partnership
Pvt.	–	Private
PWN+	–	Positive Women's Network
STI	–	Sexually Transmitted Infection
TB	–	Tuberculosis
TNNP+	–	Tamil Nadu Network for Positive People
WTP	–	Willingness To Pay

Executive Summary

With an estimated 2.47 million People Living with HIV/AIDS (PLHAs), India has the third highest number of PLHAs globally. An estimated 10% of them live in Tamil Nadu. India has made strong efforts to increase access to HIV/AIDS testing and treatment. Most services are located in public health facilities and are available free of cost to PLHAs. However, services available at the government health facilities may not cater to all health needs of PLHAs. Given the large number of PLHAs and their needs, it is critical to understand their treatment-seeking behavior, choice of health care providers and assess their willingness to pay for medical services.

The VHS - APAC Project, a prime partner of USAID conducted a study on the Willingness to Pay (WTP) for various medical services at the private health facilities by PLHAs in Tamil Nadu. The sampling universe was District-level positive networks in Tamil Nadu. 667 PLHA respondents representing 12 districts were selected through simple random sampling. Respondents were asked their preferred provider, current treatment-seeking practices, and types of health care services availed from private and public health care facilities. They were asked to state their willingness to pay for various medical services using the bid structure. The analysis used simple ratios and percentage methods. A T-test was applied to compare differences in the mean WTP between two income categories (households with monthly income of less than Rs 5000 and those with more than Rs 5000).

The study finds that 47.0 per cent of PLHAs seek treatment at the private health facilities and 43.8 per cent from government health settings. While the private health care facilities are mostly sought for special consultation and OI management, the government facilities to a great extent seem to serve their health care needs. Although, 64.0 per cent of the respondents prefer seeking treatment from private health facilities, costly treatment practices, non-availability of medicines at a subsidized cost and fear of discrimination at these facilities tend to be major impediments in accessing care from them. PLHAs spend huge amounts of money for medical services sought at private hospitals. Majority of them paid out-of-pocket for services at these facilities as they are not covered by insurance. The study reveals that 93.6 per cent of PLHAs expressed their willingness to pay for medical services at a subsidized cost at the private facilities and WTP is dependent on their income levels.

1. Background of the study

The Indian sub-continent has an estimated 2.47 million People Living with HIV/AIDS (PLHAs) spread across different parts of the country with greater numbers in Andhra Pradesh, Maharashtra, Tamil Nadu and Karnataka (National AIDS Control Organisation, 2006). Of the estimated total number of PLHAs, 10 per cent live in Tamil Nadu. Interventions for this category of population are highly critical in view of the fact that they are vulnerable to various infections due to their less immune power when compared with those not infected by HIV/AIDS. They are also subject to discrimination in the society, be it among their family members or at their work place. Due to varied socio-economic constraints and frequent episodes of illness, most PLHAs are not in a position to make optimal use of the opportunities available in the job market and hence their living standards are worse.

PLHAs access both government and private health facilities for prevention and treatment of Opportunistic Infections (OIs) like diarrhoea, tuberculosis, Sexually Transmitted Infections (STIs) and of HIV/AIDS. Their choice of health care providers depends on their ability to pay for medical services available at the different health settings. While services at the private hospitals and clinics are mostly available 24 hours, government hospitals do not provide the luxury of these working hours due to lack of doctors and treatment facilities. The higher cost of treatment prevalent in most private health facilities forbid them from accessing quality services available with them which otherwise are absent at the government health care facilities. This necessitates immediate intervention from decision makers to facilitate easy access to PLHAs for medical services at the private health facilities. At the same time, it is also imperative to know from the consumer's point of view an average price that they would be willing to pay for medical services at these facilities.

It is becoming increasingly popular in health economics to use the Willingness to Pay (WTP) approach to elicit the value people place on health and health care services. The willingness to pay by consumers of health/medical services can be considered as a benefit in the overall cost-benefit analysis. WTP survey technique provides an easy way to measure the consumer demand in monetary units, which can then be compared to costs. Respondents are presented with a hypothetical scenario and then asked to state their maximum willingness to pay for services - for example, payment for various health/medical services, joining a health insurance scheme and so on.

A quick review of the existing literature reveals that only a few studies conducted till date have focused on the PLHAs' willingness to pay for health care services and these studies have limited themselves to assess their willingness to pay for a particular medical service - essentially on the willingness to pay for ART. A case study in rural Cameroon by Muko KN et. al. (2004) has assessed the willingness of HIV patients to pay for triple therapy combination of antiretroviral drugs. The study revealed that the willingness to pay was directly dependent on the cost of the therapy. It also revealed that due to financial constraints, the respondents stopped taking the drugs after six months of starting the therapy which gave an indication to policy makers to subsidize the cost of these drugs.

A study of a similar kind in the Indian context was conducted by Gupta and Deepa Sankar, (2006) to study the treatment seeking behaviour by PLHAs and their willingness to pay for antiretroviral drugs in three cities - Mumbai (99), Chennai (161) and Delhi (7). The results indicated a very high willingness to participate in ART but a lower willingness to pay for it. The study revealed that around 29 per cent of the respondents who were previously on ART reported non-adherence due to higher cost of antiretroviral drugs. The overall willingness to participate in ART was 94 per cent whereas the willingness to pay out of pocket for drugs, initial tests and monitoring tests were 90, 74 and 83 percent respectively. The study also revealed that higher the economic status of a person, the higher is his/her willingness to pay.

2. Need for the study:

While these studies have dealt with the willingness to pay for ART, PLHAs' health needs tend to be greater due to their frequent vulnerability to OIs and STIs. Financial constraints, inadequate treatment facilities at the public health care settings as well as greater costs of medical services at the private facilities hinder their treatment seeking behaviour and in turn worsen their overall health status. Considering the greater number of PLHAs and their health care needs, it becomes crucial to understand their treatment seeking behaviour, their choice of health care providers and their willingness to pay for medical services in order to arrive at some safety nets to facilitate easy access to health care services that would suffice their health care needs.

3. Objectives of the study

Against this background, the major objectives of the study are:

- (i) To understand the treatment seeking behaviour of PLHAs in times of their illness and the type of services accessed by them at the different health facilities.
- (ii) To study their preference for different health facilities and the reasons for not seeking treatment in specific health settings
- (iii) To assess their willingness to pay for medical services at the private facilities at a subsidized cost in accordance to their income levels

As a secondary objective, the study also assessed their willingness to contribute for a health insurance scheme.

4. Methodology

The overall objective of the study was to assess whether the PLHAs are willing to pay for medical services at the private facilities if made available to them at a subsidized cost. The medical services considered for the study are: Out Patient consultation, specialist consultation, In Patient charges per day, basic lab investigations, general medicines for STI and OI management, ART, TB diagnosis (X-ray and sputum diagnosis), HIV testing, lipid profile, renal profile, delivery and minor surgery.

The bid structure was used to assess their Willingness to Pay for the medical services listed above. Respondents were asked to state their willingness to pay for each service from a fixed given amount. The bid price was fixed on the basis of the average amount agreed upon by the private practitioners who are willing to treat PLHAs in collaboration with APAC under Public-Private Partnership mode.

The sampling for the study was essentially a simple random sample. As a first step to the process, 8 PLHA networks (Dharmapuri, Kancheepuram, Tuticorin, Kanyakumari, Namakkal, Villupuram, Trichy, Karur) that were affiliated to the Tamil Nadu Network for Positive People (TNNP+), Secretariat of Positive Women Network (PWN+) and Life Focus Centre, Tambaram (INP+) were contacted. Nine representatives who were essentially counselors (8 from the PLHA networks of TNNP+ and 1 from Life Focus Centre (LFC) of INP+) were selected as investigators for the study and they were oriented on the

background of the study and the questionnaire in particular. Data were obtained from 11 districts. There were 667 respondents to the survey who consisted of both PLHAs registered at these district level networks and some who were not registered at any of these networks. Towards the end of the data collection phase, the response rate for the study turned out to be 74 per cent.

The responses received were validated for the information contained in them by randomly choosing questionnaires in which a contact number was provided by the respondents. Questionnaires that had discrepancies in the responses had to be rejected. The data entry and statistical analysis was done by an agency - ANSI TECHNIQUES. Missing data were collected again by consulting the administrators of the questionnaire and were made available for data entry to make certain that the results do not contain any missing values. Questionnaires were randomly chosen and each entry was cross-checked to ensure reliability of the data entered.

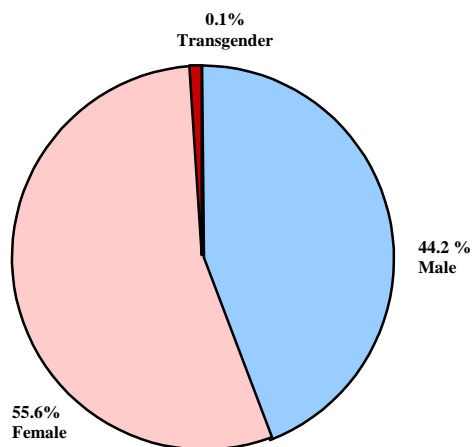
Most of the analysis in the study uses simple ratios and percentage method. The willingness to pay for medical services has been compared across two groups - respondents with an income level less than Rs. 5000 per month and those with an income level greater than or equivalent to Rs. 5000 per month. The T-test has been conducted to compare the mean difference in the WTP between the two income categories.

5. Findings of the study

5.a Socio economic and demographic profile of study participants

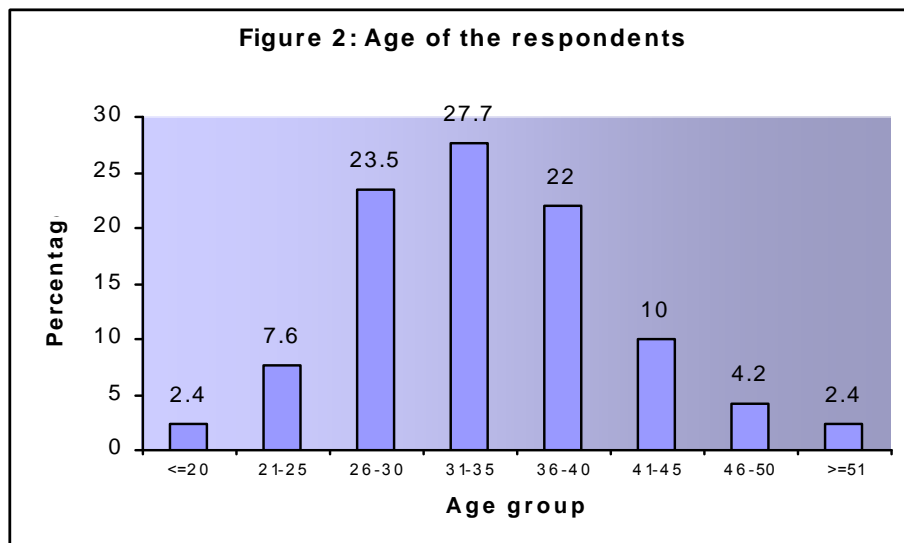
Of the total respondents who were interviewed, more than fifty per cent were females, 44.2 per cent were males and transgenders constituted a miniscule 0.1 per cent.

Figure 1: Gender of the respondents

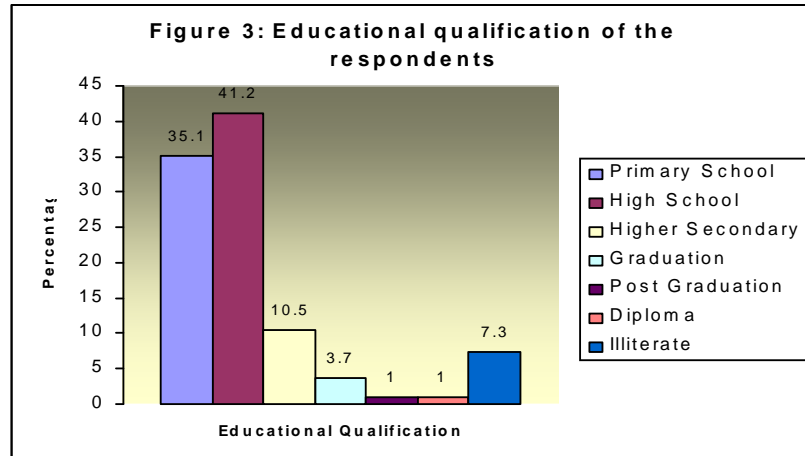


The study finds that 73.0 per cent of PLHAs interviewed were in their middle age. A greater proportion (about 28.0 percent) of the respondents were in the 31-35 age group, followed by 23.5 per cent in the age group 25-30 per cent and 22.0 per cent in the 36-40 age group.

Figure 2: Age of the respondents

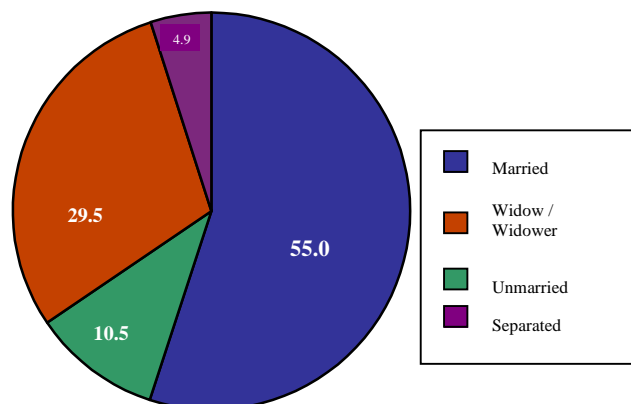


85.0 per cent of the respondents had an educational status not beyond higher secondary education and another 7.3 per cent of them were illiterate. A major proportion (41.2 per cent) of the PLHAs interviewed had restricted themselves to high school education and a substantial proportion (35.1 per cent) of them had been to the primary school and 10.5 per cent had completed their higher secondary schooling.

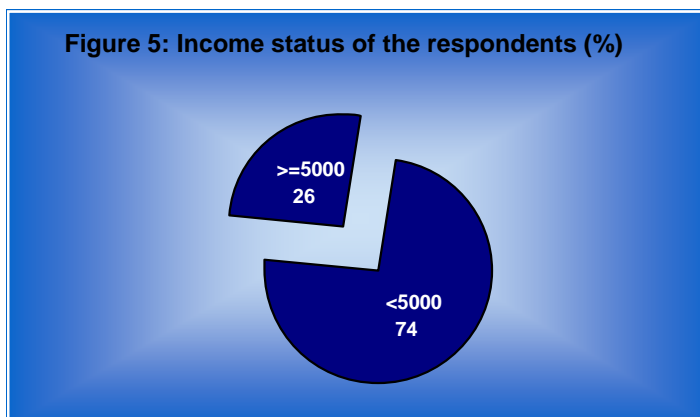


Majority (55.0 per cent) of the respondents were currently married and about 30.0 per cent of them were widows/widowers. The remaining 15.0 per cent of the PLHAs were unmarried and separated.

Figure 4: Marital status of the respondents (%)



73.8 per cent of the PLHAs studied had an income level below Rs. 5,000 per month and the remaining 26.2 per cent had an income level above Rs. 5,000 per month.

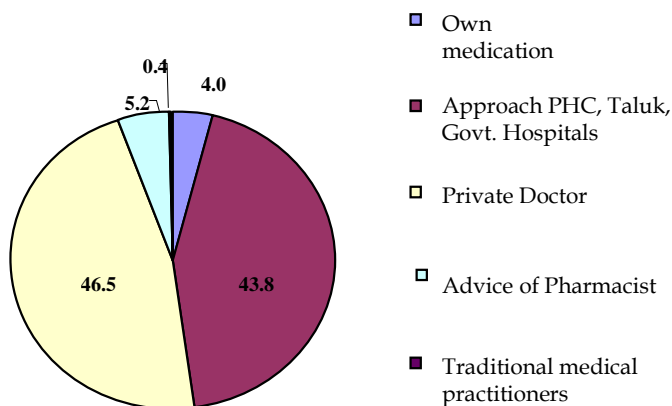


Most respondents in the lower income category were daily wage labourers in sectors like agriculture, construction and fisheries. Respondents in the high income category were lorry drivers, NGO workers and small scale entrepreneurs.

5.b Treatment seeking behaviour of PLHAs

An important aspect of the study was to assess the treatment seeking behaviour of the PLHAs during times of illness. The findings reveal that nearly half (46.5 per cent) of the respondents approach the private clinics and private physicians for treatment, closely followed by a substantial proportion (43.8 per cent) that seeks treatment at the government health care facilities. Only 10 per cent of PLHAs took medicines based on advice of the pharmacists and by themselves.

Figure 6: Treatment seeking behaviour (%)



The district wise treatment seeking behaviour of PLHAs is given in Table 1

Table 1: Treatment seeking behaviour of PLHAs – District wise

(per cent)

Districts	Own medication	Approach PHC/SHC/Taluk Hospital	Private Doctor	Advice of Pharmacist	Traditional medical practitioners
Dharmapuri	1.0	81.8	15.2	2.0	0.0
Karur	0.0	72.1	27.9	0.0	0.0
Villupuram	4.9	39.5	43.2	11.1	1.2
Kanyakumari	0.0	32.0	68.0	0.0	0.0
Namakkal	2.7	27.0	62.2	8.1	0.0
Tuticorin	5.2	24.1	55.2	15.5	0.0
Tirchy	7.0	14.0	73.7	3.5	1.8
Vellore	12.5	12.5	70.0	2.5	2.5
Kanchipuram	6.4	69.1	20.9	3.6	0.0
Chennai	0.0	7.7	84.6	7.7	0.0
Thiruvallur	0.0	0.0	100.0	0.0	0.0
Others	10.5	10.5	57.9	21.1	0.0

The table reveals that, except a few districts like Dharmapuri, Karur and Kanchipuram, private facilities cater to the health care needs of PLHAs in all the other districts. This gives a clear indication on the greater need to involve private facilities and practitioners in the treatment and care for PLHAs.

5.c Services accessed by PLHAs at the health care facilities

The PLHAs seek treatment in both government as well as private facilities. While the private health care facilities are mostly sought for special consultation and OI management, the government facilities to a greater extent seem to serve their health care needs. The government facilities are accessed by PLHAs for counseling, advanced lab investigations, ART, delivery, surgery and STI management.

The details of the medical services and the proportion accessing treatment for these services at the private and government facilities are given in Table 2.

Table 2: Medical services accessed by PLHAs at different health facilities

(per cent)

Medical services	Private	Government	Both (pvt. & govt.)
Testing	28.1	39.0	32.8
Counseling	15.3	66.7	18.0
OI Management	36.6	30.1	33.4
OI Prophylaxis	37.4	42.5	20.2
Lab Investigation	35.7	43.1	21.2
Special Consultation	53.6	38.2	8.2
ART	7.5	92.0	0.6
Deliveries	33.6	65.2	1.2
Surgery	39.3	58.8	1.9
STI Management	22.5	68.4	9.1

The economic status has a crucial role in deciding the kind of medical services sought by the PLHAs at the private and government facilities. There exist significant differences between the two groups (those with income less than Rs. 5,000 per month and those with income greater than Rs. 5,000 per month) with regard to the different medical services sought by them at the health care facilities. With increased income levels, a greater proportion of the respondents access private facilities for seeking different types of medical services as is evident from Table 3.

Table 3: Medical services accessed by PLHAs based on income status

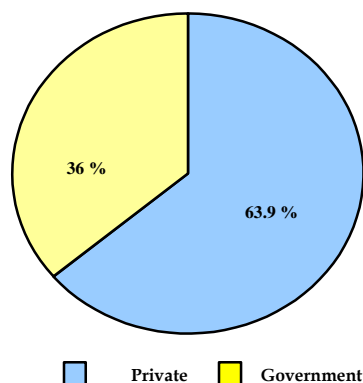
(per cent)

Sl.No.	Medical services	Private	Govt.	Both	Private	Govt.	Both
		<5000			≥5000		
1	Testing	26.9	40.7	32.4	31.6	34.5	33.9
2	Counseling	15.8	64.2	20.0	14.1	73.7	12.2
3	OI Management	30.7	33.7	35.6	53.0	19.9	27.1
4	OI Prophylaxis	32.6	43.3	24.1	53.8	39.6	6.6
5	Lab Investigation	29.4	47.1	23.5	54.1	31.6	14.3
6	Special Consultation	50.6	42.4	7.0	62.2	26.1	11.8
7	ART	6.1	93.1	0.7	12.2	87.8	-
8	Delivery	31.5	67.0	1.5	42.0	58.0	-
9	Surgery	35.0	62.6	2.3	56.1	43.9	-
10	STI Management	20.2	73.4	6.4	31.9	47.8	20.3

5.d PLHAs preference for health care facilities

Although PLHAs access both private and government health facilities, majority of them prefer medical services available at the private facilities. Figure 7 clearly reveals that almost 64.0 per cent of the respondents prefer services provided at the private health care institutions.

Figure 7: Health facilities preferred by PLHAs



The scenario tends to be the same in most districts with Dharmapuri, Karur, Vellore and Kanchipuram being exceptions. In these four districts, the PLHAs have expressed a greater preference for government health care facilities (Table 4).

Table 4: Health facilities preferred by PLHAs - District wise

Sl. No	District	Type of services preferred	
		Private (%)	Government (%)
1	Dharmapuri	47.5	52.5
2	Karur	32.6	67.4
3	Villupuram	63.0	37.0
4	Kanyakumari	95.0	5.0
5	Namakkal	81.1	18.9
6	Tuticorin	94.8	5.2
7	Trichy	91.2	8.8
8	Vellore	47.5	52.5
9	Kanchipuram	26.4	73.6
10	Chennai	92.3	7.7
11	Thiruvallur	90.0	10.0
12	Others	68.4	31.6

5.e Reasons for not seeking treatment at the government health care facilities

Lack of medicines, insufficient lab facilities and insufficient treatment facilities at the Primary Health Centres forbid them from approaching these facilities (Table 5). Insufficient doctors at the Taluk hospitals, improper timings of doctors and discrimination by doctors and nurses at the District Head Quarters hospitals are some of the major reasons for the PLHAs not seeking treatment at the different health care settings established by the government. These apart, long waiting hours have restricted them from seeking treatment at these facilities.

Table 5: Reasons for not seeking treatment at government health care facilities
(per cent)

Type of Lacuna	Type of Hospital		
	Primary Health Centers	Taluk Hospitals	District Head Quarters
Lack of Medicines	42.9	39.4	17.7
Improper timing of the doctors	37.7	21.2	41.1
Insufficient doctors	16.6	44.0	39.4
Insufficient lab facilities	37.7	34.3	28.0
Insufficient treatment facilities	43.5	20.1	36.5
Discrimination by Doctors/Nurses	23.7	37.5	38.8
Time delays	37.2	29.2	33.6

5.f Difficulties in accessing private health care services

The respondents who prefer services from the government facilities reported costly treatment practices, non-availability of medicines at a subsidized cost and fear of discrimination to be the major impediments in accessing care from private health facilities (Table 6). The respondents also stated that on several occasions, they had to wait long hours for their turn to consult the doctor as there were only a limited number of private facilities close to their place of residence.

Table 6: Difficulties in accessing the services from private hospitals

(per cent)

Difficulties faced	Yes	No
Fear of Discrimination	66.0	34.0
Too costly	89.4	10.6
Long waiting hours	60.1	39.9
Improper treatment	37.8	62.2
Lack of subsidized cost of medicines	87.6	12.4

5.g Expenses incurred by PLHAs for health care services at the private hospitals

The table below gives details of the amount paid by PLHAs for treatment sought from private health facilities (at least once during the last year).

Table 7: Amount paid for medical services at the private hospitals

Medical services	Avg. annual no. of visits to pvt. facilities	Avg. annual amount (in Rs.)	Median amount (in Rs.)	Mode (in Rs.)
TB (consultation, testing & drugs)	4.3	5806.8	3250	2000
Diarrhoea (consultation, testing, hospitalization & drugs)	3.9	2445.6	1475	1000
OI Management & Prophylaxis	3.5	1885.0	1437.5	2000
STI Management	2.8	762.0	600	150
Basic Lab Investigation	2.3	1052.8	625	750
HIV Testing	1.3	427.3	300	300
Lipid profile	1.0	404.2	412.5	450
Renal profile	1.3	518.6	600	600
Special consultation & treatment	1.9	2232.8	1500	2000
ART	9.4	13851.2	12000	12000
Delivery	1.0	5157.9	3000	2000
Surgery	1.0	7539.3	6500	10000

The amount paid tends to be higher for all services availed at the private hospitals and clinics. Due to improper diagnosis of symptoms, the respondents had to shell out enormous amount of money in case of conditions like TB and diarrhoea. Although treatment costs tend

to be high at the private facilities, good quality of services and lesser waiting hours were the main reasons for respondents accessing treatment from private sector.

5.h Source of finance for medical services sought at the private facilities

Majority of the PLHAs bore the expenses incurred at the private hospitals for various medical services out-of-pocket. In very few cases, the amount was reimbursed by the organization they were employed in or by their relatives.

Table 8: Source of finance for medical services at the private facilities

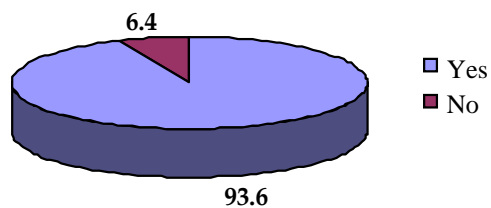
(N=number of respondents)

Medical services	Source		
	Out-of-pocket	Company reimbursement	Others
	N	N	N
HIV Testing	246	4	12
TB (consultation, testing & drugs)	146	15	12
Diarrhoea (consultation, testing, hospitalization & drugs)	337	38	14
OI Management	118	12	3
OI Prophylaxis	311	25	15
Lab Investigation	111	13	3
Special consultation	104	21	1
ART	23	2	1
Deliveries	21	1	3
Surgery	25	2	3
STI Management	73	1	3

5.i Willingness to pay for health care services at a subsidized cost in the private facilities

All respondents irrespective of their treatment preference for different health care facilities were asked to state their willingness to pay for medical services at the private facilities if they were made available at a subsidized cost.

Figure 8: Willingness to pay for medical services at private hospitals at subsidized cost (%)



It was quite interesting to observe that almost 93.6 per cent of the respondents have expressed their willingness to pay for health care services at a subsidized cost at the private facilities. The remaining 6.4 per cent were not willing to pay due to their low income levels and due to other commitments towards their family.

The district-wise willingness to pay is presented in the table below.

Table 9: Willingness to pay for medical services at a subsidized cost at the private facilities - District wise

Sl. No	District	Willingness to pay (%)	
		Yes	No
1	Dharmapuri	97.0	3.0
2	Karur	100.0	0.0
3	Villupuram	75.3	24.7
4	Kanyakumari	100.0	0.0
5	Namakkal	100.0	0.0
6	Tuticorin	94.8	5.2
7	Tirchy	98.2	1.8
8	Vellore	100.0	0.0
9	Kanchipuram	85.5	14.5
10	Chennai	100.0	0.0
11	Thiruvallur	100.0	0.0
12	Others	100.0	0.0

The respondents expressed their willingness to pay for various services and the average amount that they are willing to pay for these services are highlighted in the following table.

Table 10: Average amount that the PLHAs are willing to pay for medical services (N= 667)
(Rupees)

S. No	Medical services	Avg. amt. agreed by private practitioners	Mean WTP	Median WTP	Maximum	Minimum
1	Out patient Consultation	60.00	25.30	25.00	60.00	5.00
2	Specialist Consultation	75.00	34.28	30.00	75.00	5.00
3	In patient charges per day	300.00	89.28	100.00	300.00	10.00
4	Lab investigations-Basic	150.00	55.31	50.00	150.00	10.00
5	General medicines for OI/STI management	200.00	70.96	75.00	200.00	10.00
6	ART	1200.00	364.49	300.00	1500.00	50.00
7	TB diagnosis (X ray/Sputum testing)	250.00	70.39	50.00	250.00	10.00
8	HIV Testing	300.00	81.26	75.00	300.00	10.00
9	Lipid Profile	300.00	75.09	75.00	300.00	10.00
10	Renal Profile	150.00	54.85	50.00	150.00	10.00
11	Delivery	2000.00	716.86	600.00	2000.00	100.00
12	Surgery	1500.00	563.85	500.00	1500.00	100.00

The district wise details on the average willing to pay amount by PLHAs for various medical services are presented in Annexure Table 1.

5.j Willingness to pay for services on the basis of income

Income levels of the respondents make a significant difference in the amount that they are willing to pay for health care services as is evident from Table 11.

The study reveals that higher income levels lead to increased spending for health care services. The average amount that the respondents are willing to pay for services differs across the two income groups.

Table 11: Average amount that the PLHAs are willing to pay for medical services based on income level

(Rupees)

Medical services	Avg. amt. agreed by private practitioners	Income							
		<5000 (N= 456)				≥5000 (N = 168)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	23.38	20.00	5.00	60.00	30.51	30.00	5.00	60.00
Specialist Consultation	75.00	31.34	30.00	5.00	75.00	42.26	45.00	10.00	75.00
In patient charges per day	300.00	80.87	100.00	10.00	250.00	112.02	100.00	20.00	300.00
Lab investigations-Basic	150.00	51.16	50.00	10.00	150.00	66.52	50.00	15.00	150.00
General medicines for OI/STI management	200.00	65.07	50.00	10.00	200.00	86.70	100.00	20.00	200.00
ART	1200.00	350.37	300.00	50.00	1500.00	402.30	400.00	100.0	1200.00
TB diagnosis (X ray/Sputum testing)	250.00	65.24	50.00	10.00	250.00	84.21	75.00	20.00	250.00
HIV Testing	300.00	74.59	50.00	10.00	300.00	99.29	100.00	10.00	300.00
Lipid Profile	300.00	68.59	50.00	10.00	180.00	92.52	100.00	10.00	300.00
Renal Profile	150.00	51.83	50.00	10.00	150.00	63.05	50.00	10.00	150.00
Delivery	2000.00	654.20	500.00	100.00	2000.00	850.44	1000.00	200.0	2000.00
Surgery	1500.00	525.79	500.00	100.00	1500.00	665.64	500.00	100.0	1500.00

The differences across the two income groups (district-wise) for the medical services listed are presented in Annexure Tables 2 (a) to 2 (m).

5.k Testing the mean difference between two income categories

The t-test was conducted in order to examine whether there exists any significant difference in the mean WTP amounts for medical services between the two income groups. The group statistics and the t-statistics for the independent samples are presented in Table 12 .

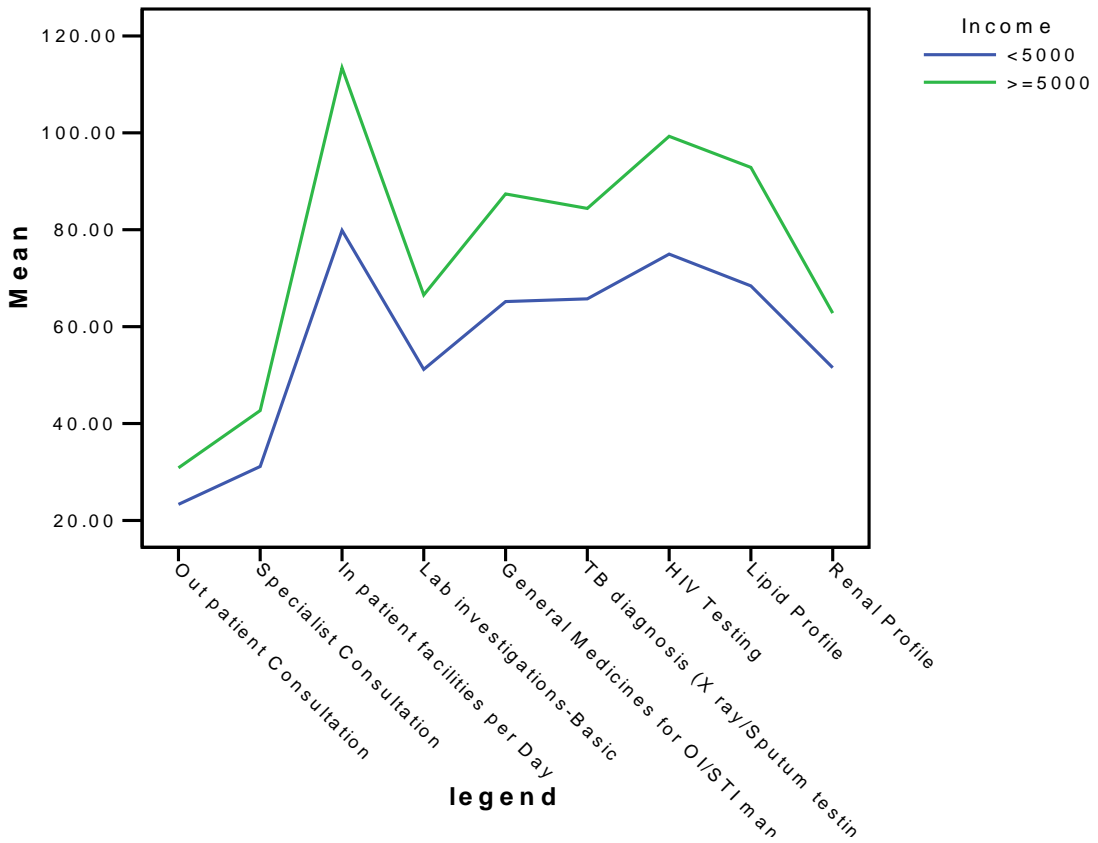
Table 12: Group statistics for average WTP amount for medical services by income categories

Sl. No.	Medical services	Income	N	Mean	Standard Deviation	T-value
1	Out patient Consultation	<5000	456	23.38	11.24	-6.903
		>=5000	168	30.51	11.98	
2	Specialist Consultation	<5000	456	31.34	14.22	-8.674
		>=5000	168	42.26	13.20	
3	In patient charges per day	<5000	454	80.87	42.91	-7.697
		>=5000	168	112.02	49.63	
4	Lab investigations-Basic	<5000	454	51.16	28.59	-5.965
		>=5000	168	66.52	28.31	
5	General Medicines for OI/STI management	<5000	449	65.07	35.14	-6.919
		>=5000	168	86.70	32.96	
6	ART	<5000	407	350.37	229.03	-2.472
		>=5000	152	402.30	197.95	
7	TB diagnosis (X ray/Sputum testing)	<5000	443	65.24	37.67	-5.305
		>=5000	165	84.21	43.11	
8	HIV Testing	<5000	438	74.59	53.01	-5.120
		>=5000	162	99.29	50.94	
9	Lipid Profile	<5000	442	68.59	38.44	-6.505
		>=5000	165	92.52	45.00	
10	Renal Profile	<5000	452	51.83	32.36	-3.904
		>=5000	167	63.05	30.07	
11	Delivery	<5000	243	654.20	348.45	-4.681
		>=5000	114	850.44	410.45	
12	Surgery	<5000	436	525.79	302.74	-5.087
		>=5000	163	665.64	290.36	

As is evident from Table 12, the t-values for all the medical services are significant which clearly reveals that there is a significant difference between the two income categories, in the mean amounts that the respondents are willing to pay. The mean values of the WTP amounts for all medical services in Table 12 are higher for income group >=5000 when compared to the lower income group.

The diagrammatic representation of the difference in the mean WTP amounts across the two income groups for the medical services is provided through the following graph.

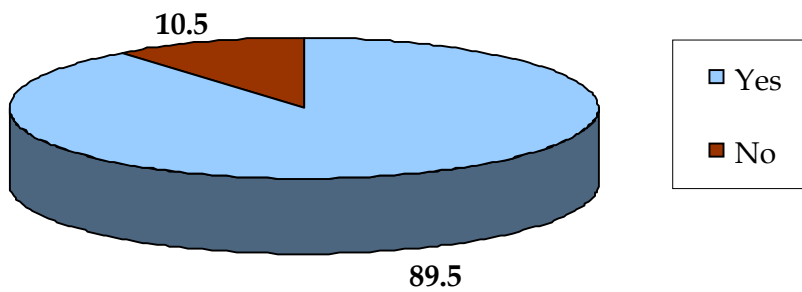
Figure 9: Mean difference of WTP amounts between income categories



5.1 Willingness to take a Health Insurance Policy

The respondents also expressed their willingness to take a health insurance policy. Apparently from the diagram (Figure 10), it is evident that almost 90.0 per cent of them are willing to take a health insurance policy.

Figure 10: Willingness to take up Insurance Policy (%)



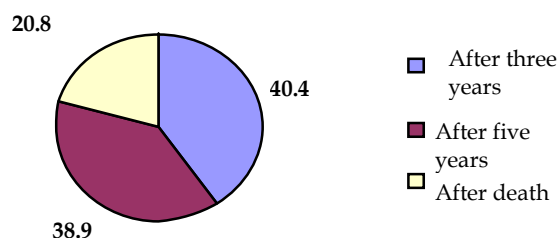
On an average, the respondents are willing to contribute Rs. 207 per month towards a health insurance policy which amounts to an annual contribution of about Rs. 2484 as premium for the policy (Table 13). Respondents with income levels above Rs. 5000 are willing to contribute Rs. 340 per month and those with income levels less than Rs. 5000 are willing to contribute an average amount of Rs. 155 a month. Thus there exists a greater difference in the annual contribution between the two income groups - Rs.4082 for the high income category and Rs.1866 for the low income category.

Table 13: Average amount that the PLHAs are willing to pay per month for health insurance

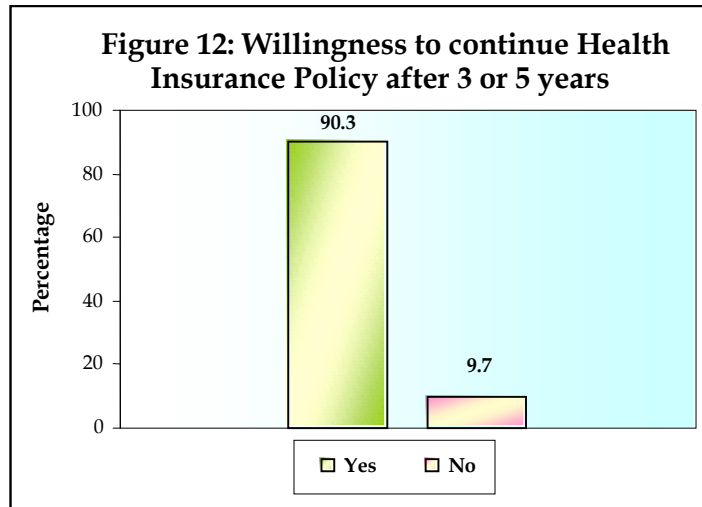
Income (Rs)	<5000 (N=431)			≥5000 (N=166)			Total (N = 597)		
	Mean	Min	Max	Mean	Min	Max	Mean	Min	Max
Payment per month	155.50	25.00	1000.00	340.15	50.00	3000.00	206.84	25.00	3000.00

40 per cent of the respondents expect returns from the policy after three years (Figure 11) while 39 per cent expect returns after five years and 21 per cent expect returns after death.

Figure 11 : Expectation on the returns of Health Insurance policy (%)



90.3 per cent also expressed their willingness to contribute for health insurance even after three and five years of getting returns from the policy (Figure 12).



6. Summary and Conclusion

The study dealt with the treatment seeking behaviour of PLHAs, their preference for health care providers and most importantly, their willingness to pay for various medical services at a subsidized cost at the private health facilities. 47.0 per cent of PLHAs seek treatment at the private health facilities and 43.8 per cent from government health settings. While the private health care facilities are mostly sought for special consultation and OI management, the government facilities to a great extent seem to serve their health care needs with differences in the treatment seeking behaviour across the two income groups. Although about 64.0 per cent of the respondents prefer seeking treatment from private health facilities, costly treatment practices, non-availability of medicines at a subsidized cost and fear of discrimination at these facilities tend to be the major impediments in accessing care from these facilities.

The study also brings to light the fact that PLHAs spend huge amounts of money for medical services sought at the private hospitals. Majority of the respondents paid out-of-pocket for services sought at these facilities. The study reveals that 93.6 per cent of the PLHAs expressed their willingness to pay for medical services at a subsidized cost at the private facilities. The mean WTP amount differs across the two income categories with higher income groups having a higher WTP amount than their counterparts. Similar is their willingness to contribute for health insurance with 89.5 per cent of them stating their willingness to contribute monthly towards a health insurance policy.

From the study findings, it appears that nearly half of PLHAs seeking treatment go to private health care settings for treatment. This emphasizes the need to engage private health care providers in the provision of quality HIV/AIDS care and treatment services. The study provides some valid insights on the need to subsidise the cost of services at the private health care facilities in view of the costly treatment practices that are currently prevalent in them. Since most PLHAs are low income earners, it is essential to evolve some kind of safety nets for serious illnesses that incur huge medical expenses. Subsidizing the cost of treatment and provision of insurance cover to PLHAs are strategies that could motivate PLHAs to seek treatment from the private sector thereby reducing the burden on the public sector. Cost sharing could be done through effective public-private partnership that would induce subsidies and fairly acceptable pricing structures in consultation with the private facilities/practitioners who are currently providing treatment for STI, OIs and HIV/AIDS. The co-payments could be set relatively high for opportunistic infections which would facilitate PLHAs to frequently access these services without any constraint. Training private health care providers on national treatment protocols and attitudes is critical to address stigma and discrimination and ensure quality of care.

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K N Muko, V C Ngwa, L C Chigang, I G Ngwa, A Meiburg, E N Shu, 2004, "Willingness to Pay for treatment with highly active antiretroviral (HAART) drugs: a rural case study in Cameroon", *Journal of Social Aspects of HIV/AIDS*, Vol. 1, No. 2, pp. 107-113

Gupta Indrani and Deepa Sankar, 2006, "Treatment-seeking Behaviour and the Willingness to Pay for Antiretroviral Therapy of HIV Positive Patients in India", research report prepared as part of a World Bank project on the 'Costs and Consequences of Antiretroviral Therapy in India'.

Annexure

Annexure Table 1: Average amount that the PLHAs are willing to pay for various medical services - District wise

(Rupees)

District		Out patient Consul tation	Specialist Consu ltation	In patient charges per day	Lab invest igations -Basic	General Me dicines for OI/STI management	ART	TB diagnosi s (X ray/Sput um testing)	HIV Testing	Lipid Profile	Renal Profile	Delivery	Surgery
Dharmapuri (N = 99)	Mean	23.12	31.77	95.31	57.42	80.91	450.00	79.67	78.01	82.47	52.89	476.92	592.86
	Median	20.00	30.00	100.00	50.00	100.00	400.00	100.00	100.00	100.00	50.00	500.00	500.00
	Minimum	10.00	20.00	50.00	30.00	30.00	200.00	30.00	10.00	30.00	25.00	300.00	100.00
	Maximum	30.00	50.00	175.00	100.00	150.00	600.00	100.00	150.00	150.00	100.00	700.00	1000.00
Karur (N = 43)	Mean	24.42	33.60	87.33	53.95	72.09	163.00	52.44	59.00	66.16	50.35	571.95	593.02
	Median	20.00	30.00	100.00	50.00	75.00	100.00	50.00	50.00	50.00	50.00	500.00	500.00
	Minimum	10.00	20.00	45.00	25.00	50.00	75.00	20.00	20.00	30.00	25.00	200.00	250.00
	Maximum	40.00	50.00	150.00	100.00	150.00	500.00	150.00	300.00	100.00	100.00	1000.00	1000.00
Villupuram (N=81)	Mean	31.56	42.38	122.38	74.59	83.36	331.97	90.16	107.95	98.61	70.66	993.86	629.17
	Median	30.00	50.00	100.00	75.00	100.00	300.00	100.00	100.00	100.00	70.00	1000.00	500.00
	Minimum	5.00	10.00	20.00	10.00	20.00	100.00	10.00	10.00	15.00	10.00	400.00	200.00
	Maximum	60.00	75.00	300.00	150.00	200.00	1000.00	250.00	300.00	250.00	150.00	2000.00	1500.00
Kanyakumari (N = 100)	Mean	10.00	12.95	30.50	17.45	25.15	143.62	29.39	31.16	31.75	15.95	225.76	167.68
	Median	10.00	10.00	25.00	15.00	20.00	100.00	25.00	25.00	30.00	10.00	200.00	150.00
	Minimum	5.00	5.00	15.00	10.00	10.00	100.00	15.00	10.00	15.00	10.00	100.00	100.00
	Maximum	30.00	40.00	100.00	60.00	80.00	300.00	100.00	100.00	100.00	50.00	1500.00	750.00
Nammakal (N= 37)	Mean	21.35	27.70	83.92	51.49	60.41	247.83	67.03	61.39	61.35	47.43	714.29	564.86
	Median	20.00	25.00	100.00	50.00	50.00	200.00	50.00	50.00	50.00	50.00	500.00	500.00
	Minimum	10.00	10.00	50.00	20.00	20.00	100.00	20.00	10.00	10.00	10.00	300.00	200.00
	Maximum	50.00	50.00	150.00	150.00	200.00	500.00	200.00	150.00	150.00	100.00	1800.00	1500.00
Thoothukudi (N = 58)	Mean	25.00	33.82	72.73	51.09	62.82	400.91	56.91	42.00	55.93	46.20	483.33	514.81
	Median	30.00	30.00	50.00	50.00	50.00	400.00	50.00	20.00	50.00	50.00	500.00	500.00
	Minimum	10.00	10.00	10.00	10.00	10.00	50.00	10.00	10.00	10.00	10.00	200.00	100.00

	Maximum	50.00	60.00	200.00	100.00	100.00	700.00	150.00	200.00	150.00	100.00	1500.00	1000.00
Trichy (N = 57)	Mean	33.39	46.79	112.73	60.64	85.55	347.22	74.09	102.68	93.45	57.64	742.05	652.73
	Median	30.00	50.00	100.00	50.00	100.00	300.00	50.00	100.00	100.00	50.00	500.00	500.00
	Minimum	20.00	25.00	50.00	30.00	25.00	100.00	50.00	50.00	25.00	25.00	500.00	200.00
	Maximum	60.00	75.00	250.00	100.00	150.00	700.00	200.00	250.00	200.00	150.00	2000.00	1000.00
Vellore (N= 40)	Mean	31.00	41.62	100.25	60.38	75.00	361.84	68.33	89.10	68.97	70.13	789.47	652.63
	Median	30.00	45.00	100.00	50.00	60.00	400.00	50.00	100.00	50.00	75.00	800.00	500.00
	Minimum	15.00	25.00	35.00	20.00	30.00	50.00	50.00	50.00	50.00	40.00	400.00	400.00
	Maximum	60.00	50.00	150.00	150.00	200.00	700.00	150.00	200.00	150.00	150.00	1000.00	1500.00
Kanchipuram (N= 110)	Mean	29.73	40.74	98.98	68.03	83.19	570.33	87.82	110.69	98.70	70.05	833.75	724.96
	Median	30.00	40.00	100.00	50.00	100.00	500.00	100.00	100.00	100.00	50.00	1000.00	600.00
	Minimum	10.00	20.00	40.00	25.00	25.00	100.00	40.00	40.00	40.00	25.00	100.00	100.00
	Maximum	50.00	60.00	200.00	150.00	150.00	1500.00	200.00	300.00	180.00	150.00	1500.00	1500.00
Chennai (N = 13)	Mean	36.15	48.85	132.69	80.38	113.46	441.67	109.23	169.23	92.31	90.38	1050.00	784.62
	Median	40.00	50.00	150.00	75.00	100.00	500.00	100.00	150.00	100.00	75.00	1000.00	800.00
	Minimum	25.00	35.00	100.00	50.00	75.00	300.00	50.00	50.00	50.00	50.00	800.00	500.00
	Maximum	50.00	50.00	175.00	150.00	200.00	500.00	200.00	300.00	100.00	150.00	1500.00	1500.00
Thiruvallur (N = 10)	Mean	37.50	47.00	137.50	75.50	114.00	527.78	120.00	150.00	117.50	100.00	1180.00	760.00
	Median	40.00	50.00	100.00	60.00	100.00	350.00	100.00	100.00	100.00	100.00	1000.00	500.00
	Minimum	20.00	30.00	75.00	50.00	50.00	250.00	50.00	100.00	50.00	50.00	800.00	500.00
	Maximum	60.00	75.00	300.00	150.00	200.00	1200.00	250.00	300.00	300.00	150.00	2000.00	1500.00
Others (N= 19)	Mean	35.53	47.89	131.32	87.89	102.63	518.42	113.16	146.84	101.39	106.05	1102.22	889.47
	Median	30.00	50.00	100.00	75.00	100.00	500.00	100.00	150.00	100.00	100.00	1000.00	800.00
	Minimum	20.00	30.00	75.00	50.00	50.00	300.00	50.00	20.00	50.00	50.00	1000.00	500.00
	Maximum	60.00	75.00	300.00	150.00	200.00	1200.00	250.00	300.00	300.00	150.00	1500.00	1500.00

Annexure Table 2 (a): Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level - Dharmapuri

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 (N = 77)				≥5000 (N= 22)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	22.03	20.00	10.00	30.00	26.82	30.00	20.00	30.00
Specialist Consultation	75.00	30.41	30.00	20.00	50.00	36.36	40.00	25.00	45.00
In patient charges per day	300.00	92.70	100.00	50.00	175.00	104.09	100.00	50.00	150.00
Lab investigations-Basic	150.00	54.73	50.00	30.00	100.00	66.36	75.00	30.00	100.00
General Medicines for OI/STI management	200.00	79.01	100.00	30.00	150.00	87.05	100.00	30.00	100.00
ART	1200.00	434.21	400.00	200.00	600.00	502.94	500.00	300.00	600.00
TB diagnosis (X ray/Sputum testing)	250.00	76.69	100.00	30.00	100.00	88.86	100.00	30.00	100.00
HIV Testing	300.00	75.85	50.00	50.00	150.00	84.74	100.00	10.00	150.00
Lipid Profile	300.00	79.59	75.00	30.00	150.00	92.05	100.00	50.00	150.00
Renal Profile	150.00	51.58	50.00	25.00	100.00	57.27	50.00	30.00	100.00
Delivery	2000.00	464.71	500.00	300.00	700.00	500.00	500.00	500.00	500.00
Surgery	1500.00	584.48	500.00	300.00	1000.00	618.42	750.00	100.00	750.00

Annexure Table 2 (b):Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level - Karur

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 (N = 34)				≥5000 (N = 9)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	23.53	20.00	10.00	40.00	27.78	30.00	20.00	30.00
Specialist Consultation	75.00	32.65	30.00	20.00	50.00	37.22	40.00	25.00	50.00
In patient charges per day	300.00	87.65	100.00	45.00	150.00	86.11	80.00	50.00	150.00
Lab investigations-Basic	150.00	54.26	50.00	25.00	100.00	52.78	50.00	25.00	100.00
General Medicines for OI/STI management	200.00	71.18	75.00	50.00	150.00	75.56	75.00	50.00	100.00
ART	1200.00	163.75	100.00	75.00	500.00	160.00	200.00	100.00	200.00
TB diagnosis (X ray/Sputum testing)	250.00	54.84	50.00	30.00	150.00	41.43	50.00	20.00	50.00
HIV Testing	300.00	62.73	50.00	30.00	300.00	41.43	50.00	20.00	60.00
Lipid Profile	300.00	68.09	75.00	30.00	100.00	58.89	50.00	40.00	100.00
Renal Profile	150.00	51.47	50.00	25.00	100.00	46.11	45.00	30.00	75.00
Delivery	2000.00	571.88	500.00	400.00	1000.00	572.22	500.00	200.00	900.00
Surgery	1500.00	597.06	500.00	250.00	1000.00	577.78	500.00	500.00	800.00

Annexure Table 2 (c):Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level - Villupuram

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 (N = 36)				≥5000 (N = 45)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	27.62	30.00	5.00	60.00	33.63	30.00	5.00	60.00
Specialist Consultation	75.00	35.71	40.00	10.00	50.00	45.88	50.00	20.00	75.00
In patient charges per day	300.00	103.33	100.00	20.00	150.00	132.38	125.00	50.00	300.00
Lab investigations-Basic	150.00	63.81	50.00	10.00	100.00	80.25	75.00	25.00	150.00
General Medicines for OI/STI management	200.00	75.71	50.00	20.00	200.00	87.38	100.00	40.00	150.00
ART	1200.00	307.14	300.00	100.00	1000.00	345.00	300.00	100.00	900.00
TB diagnosis (X ray/Sputum testing)	250.00	87.38	100.00	10.00	200.00	91.63	100.00	25.00	250.00
HIV Testing	300.00	103.81	100.00	10.00	150.00	110.13	100.00	10.00	300.00
Lipid Profile	300.00	93.81	100.00	15.00	150.00	101.13	100.00	20.00	250.00
Renal Profile	150.00	59.76	50.00	10.00	100.00	76.38	75.00	20.00	150.00
Delivery	2000.00	876.19	1000.00	400.00	2000.00	1062.50	1000.00	500.00	2000.00
Surgery	1500.00	542.86	500.00	200.00	1000.00	675.64	500.00	200.00	1500.00

Annexure Table 2 (d): Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level - Kanyakumari

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 (N = 98)				≥5000 (N = 2)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	10.05	10.00	5.00	30.00	7.50	10.00	5.00	10.00
Specialist Consultation	75.00	13.01	10.00	5.00	40.00	10.00	10.00	10.00	10.00
In patient charges per day	300.00	30.31	25.00	15.00	100.00	40.00	50.00	30.00	50.00
Lab investigations-Basic	150.00	17.35	15.00	10.00	60.00	22.50	30.00	15.00	30.00
General Medicines for OI/STI management	200.00	25.05	20.00	10.00	80.00	30.00	40.00	20.00	40.00
ART	1200.00	141.93	100.00	100.00	300.00	225.00	300.00	150.00	300.00
TB diagnosis (X ray/Sputum testing)	250.00	29.02	25.00	15.00	100.00	47.50	70.00	25.00	70.00
HIV Testing	300.00	31.29	25.00	10.00	100.00	25.00	30.00	20.00	30.00
Lipid Profile	300.00	31.89	30.00	15.00	100.00	25.00	30.00	20.00	30.00
Renal Profile	150.00	15.97	10.00	10.00	50.00	15.00	15.00	15.00	15.00
Delivery	2000.00	185.94	200.00	100.00	500.00	1500.00	1500.00	1500.00	1500.00
Surgery	1500.00	161.34	150.00	100.00	500.00	475.00	750.00	200.00	750.00

Annexure Table 2 (e):Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level - Namakkal

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 (N = 18)				≥5000 (N = 19)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	22.22	20.00	20.00	30.00	20.53	20.00	10.00	50.00
Specialist Consultation	75.00	25.83	25.00	10.00	40.00	29.47	25.00	10.00	50.00
In patient charges per day	300.00	76.39	75.00	50.00	100.00	91.05	100.00	50.00	150.00
Lab investigations-Basic	150.00	48.61	50.00	30.00	75.00	54.21	50.00	20.00	150.00
General Medicines for OI/STI management	200.00	53.06	50.00	20.00	100.00	67.37	50.00	25.00	200.00
ART	1200.00	220.00	200.00	100.00	300.00	269.23	250.00	100.00	500.00
TB diagnosis (X ray/Sputum testing)	250.00	56.39	50.00	25.00	100.00	77.11	75.00	20.00	200.00
HIV Testing	300.00	54.44	50.00	20.00	150.00	68.33	50.00	10.00	150.00
Lipid Profile	300.00	52.22	50.00	10.00	100.00	70.00	60.00	10.00	150.00
Renal Profile	150.00	43.89	50.00	25.00	70.00	50.79	50.00	10.00	100.00
Delivery	2000.00	500.00	500.00	500.00	500.00	750.00	500.00	300.00	1800.00
Surgery	1500.00	508.33	500.00	200.00	1000.00	618.42	500.00	200.00	1500.00

Annexure Table 2 (f):Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level - Tuticorin

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 (N= 56)				≥5000 (N = 2)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	25.57	30.00	10.00	50.00	10.00	10.00	10.00	10.00
Specialist Consultation	75.00	33.77	30.00	10.00	60.00	35.00	50.00	20.00	50.00
In patient charges per day	300.00	74.53	50.00	10.00	200.00	25.00	30.00	20.00	30.00
Lab investigations-Basic	150.00	52.08	50.00	10.00	100.00	25.00	30.00	20.00	30.00
General Medicines for OI/STI management	200.00	63.87	50.00	10.00	100.00	35.00	50.00	20.00	50.00
ART	1200.00	412.26	400.00	50.00	700.00	100.00	100.00	100.00	100.00
TB diagnosis (X ray/Sputum testing)	250.00	57.17	50.00	10.00	150.00	50.00	50.00	50.00	50.00
HIV Testing	300.00	41.70	20.00	10.00	200.00	50.00	50.00	50.00	50.00
Lipid Profile	300.00	56.79	50.00	10.00	150.00	10.00	10.00	10.00	10.00
Renal Profile	150.00	46.63	50.00	10.00	100.00	35.00	50.00	20.00	50.00
Delivery	2000.00	482.14	500.00	200.00	1500.00	500.00	500.00	500.00	500.00
Surgery	1500.00	515.38	500.00	100.00	1000.00	500.00	500.00	500.00	500.00

Annexure Table 2 (g):Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level - Trichy

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 (N= 16)				≥5000 (N = 41)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	34.00	30.00	20.00	60.00	33.17	30.00	20.00	60.00
Specialist Consultation	75.00	49.67	50.00	40.00	75.00	45.73	50.00	25.00	70.00
In patient charges per day	300.00	133.93	100.00	50.00	250.00	105.49	100.00	50.00	200.00
Lab investigations-Basic	150.00	61.07	50.00	30.00	100.00	60.49	50.00	50.00	100.00
General Medicines for OI/STI management	200.00	72.50	75.00	25.00	100.00	90.00	100.00	25.00	150.00
ART	1200.00	300.00	300.00	200.00	500.00	363.75	300.00	100.00	700.00
TB diagnosis (X ray/Sputum testing)	250.00	75.00	50.00	50.00	150.00	73.75	50.00	50.00	200.00
HIV Testing	300.00	111.67	100.00	50.00	250.00	99.39	100.00	50.00	200.00
Lipid Profile	300.00	91.00	100.00	40.00	175.00	94.37	100.00	25.00	200.00
Renal Profile	150.00	69.00	50.00	50.00	150.00	53.38	50.00	25.00	100.00
Delivery	2000.00	600.00	500.00	500.00	1000.00	768.92	750.00	500.00	2000.00
Surgery	1500.00	716.67	700.00	300.00	1000.00	628.75	500.00	200.00	1000.00

Annexure Table 2 (i):Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level - Vellore

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 (N = 35)				≥5000 (N = 5)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	30.29	30.00	15.00	60.00	36.00	30.00	30.00	50.00
Specialist Consultation	75.00	40.43	40.00	25.00	50.00	50.00	50.00	50.00	50.00
In patient charges per day	300.00	97.43	100.00	35.00	150.00	120.00	100.00	100.00	150.00
Lab investigations-Basic	150.00	59.71	50.00	20.00	150.00	65.00	75.00	50.00	75.00
General Medicines for OI/STI management	200.00	71.09	50.00	30.00	200.00	100.00	100.00	100.00	100.00
ART	1200.00	346.97	300.00	50.00	700.00	460.00	500.00	400.00	500.00
TB diagnosis (X ray/Sputum testing)	250.00	66.45	50.00	50.00	150.00	80.00	100.00	50.00	100.00
HIV Testing	300.00	86.03	100.00	50.00	200.00	110.00	100.00	100.00	150.00
Lipid Profile	300.00	64.58	50.00	50.00	150.00	90.00	100.00	50.00	100.00
Renal Profile	150.00	69.39	50.00	40.00	150.00	75.00	75.00	50.00	100.00
Delivery	2000.00	789.47	800.00	400.00	1000.00
Surgery	1500.00	628.79	500.00	400.00	1500.00	810.00	800.00	500.00	1000.00

Annexure Table 2 (j):Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level -Kanchipuram

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 (N = 90)				≥5000 (N= 20)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	29.74	30.00	10.00	40.00	29.72	30.00	20.00	50.00
Specialist Consultation	75.00	39.80	40.00	20.00	60.00	44.72	50.00	30.00	50.00
In patient charges per day	300.00	99.40	100.00	40.00	200.00	97.22	100.00	50.00	150.00
Lab investigations-Basic	150.00	70.99	60.00	25.00	150.00	55.56	50.00	50.00	100.00
General Medicines for OI/STI management	200.00	84.14	100.00	25.00	150.00	79.17	75.00	25.00	100.00
ART	1200.00	573.29	500.00	100.00	1500.00	558.33	500.00	400.00	750.00
TB diagnosis (X ray/Sputum testing)	250.00	89.87	100.00	40.00	200.00	79.17	75.00	50.00	150.00
HIV Testing	300.00	112.89	100.00	40.00	300.00	101.39	100.00	50.00	150.00
Lipid Profile	300.00	101.07	100.00	40.00	180.00	88.24	100.00	50.00	150.00
Renal Profile	150.00	73.16	75.00	25.00	150.00	56.94	50.00	25.00	150.00
Delivery	2000.00	834.78	1000.00	100.00	1500.00	827.27	1000.00	500.00	1000.00
Surgery	1500.00	745.34	600.00	100.00	1500.00	638.89	600.00	500.00	1000.00

Annexure Table 2 (k):Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level - Chennai

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 (N= 8)				≥5000 (N = 5)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	33.75	35.00	25.00	40.00	40.00	40.00	30.00	50.00
Specialist Consultation	75.00	50.00	50.00	50.00	50.00	47.00	50.00	35.00	50.00
In patient charges per day	300.00	125.00	150.00	100.00	150.00	145.00	150.00	100.00	175.00
Lab investigations-Basic	150.00	71.25	75.00	50.00	100.00	95.00	75.00	75.00	150.00
General Medicines for OI/STI management	200.00	103.13	100.00	75.00	150.00	130.00	100.00	100.00	200.00
ART	1200.00	414.29	500.00	300.00	500.00	480.00	500.00	400.00	500.00
TB diagnosis (X ray/Sputum testing)	250.00	102.50	100.00	50.00	200.00	120.00	100.00	100.00	200.00
HIV Testing	300.00	181.25	200.00	100.00	300.00	150.00	150.00	50.00	250.00
Lipid Profile	300.00	93.75	100.00	50.00	100.00	90.00	100.00	50.00	100.00
Renal Profile	150.00	81.25	75.00	50.00	150.00	105.00	100.00	50.00	150.00
Delivery	2000.00	950.00	1000.00	800.00	1000.00	1250.00	1500.00	1000.00	1500.00
Surgery	1500.00	675.00	700.00	500.00	1000.00	960.00	1000.00	500.00	1500.00

Annexure Table 2 (1):Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level - Thiruvallur

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 (N= 8)				≥5000 (N = 2)			
		Mean WTP	Median WTP	Min	Max	Mean WTP	Median WTP	Min	Max
Out patient Consultation	60.00	31.88	30.00	20.00	40.00	60.00	60.00	60.00	60.00
Specialist Consultation	75.00	40.00	50.00	30.00	50.00	75.00	75.00	75.00	75.00
In patient charges per day	300.00	96.88	100.00	75.00	150.00	300.00	300.00	300.00	300.00
Lab investigations-Basic	150.00	56.88	50.00	50.00	75.00	150.00	150.00	150.00	150.00
General Medicines for OI/STI management	200.00	92.50	100.00	50.00	100.00	200.00	200.00	200.00	200.00
ART	1200.00	335.71	350.00	250.00	500.00	1200.00	1200.00	1200.00	1200.00
TB diagnosis (X ray/Sputum testing)	250.00	87.50	100.00	50.00	100.00	250.00	250.00	250.00	250.00
HIV Testing	300.00	112.50	100.00	100.00	175.00	300.00	300.00	300.00	300.00
Lipid Profile	300.00	71.88	75.00	50.00	100.00	300.00	300.00	300.00	300.00
Renal Profile	150.00	87.50	100.00	50.00	150.00	150.00	150.00	150.00	150.00
Delivery	2000.00	975.00	1000.00	800.00	1200.00	2000.00	2000.00	2000.00	2000.00
Surgery	1500.00	575.00	500.00	500.00	800.00	1500.00	1500.00	1500.00	1500.00

Annexure Table 2 (m):Average amount that the PLHAs are willing to pay (in rupees) for medical services based on income level - Others

Medical services	Avg. amount agreed by private practitioners	Income							
		<5000 N = 16)				>=5000 (N = 3)			
		Mean	Median	Min	Max	Mean	Median	Min	Max
Out patient Consultation	60.00	34.69	30.00	20.00	50.00	40.00	30.00	30.00	60.00
Specialist Consultation	75.00	46.56	50.00	30.00	60.00	55.00	50.00	40.00	75.00
In patient charges per day	300.00	118.44	100.00	75.00	200.00	200.00	150.00	150.00	300.00
Lab investigations-Basic	150.00	84.06	75.00	50.00	150.00	108.33	100.00	75.00	150.00
General Medicines for OI/STI management	200.00	96.88	100.00	50.00	200.00	133.33	100.00	100.00	200.00
ART	1200.00	481.25	500.00	300.00	1000.00	716.67	500.00	450.00	1200.00
TB diagnosis (X ray/Sputum testing)	250.00	106.25	100.00	50.00	250.00	150.00	100.00	100.00	250.00
HIV Testing	300.00	136.88	150.00	20.00	300.00	200.00	150.00	150.00	300.00
Lipid Profile	300.00	88.33	100.00	50.00	150.00	166.67	100.00	100.00	300.00
Renal Profile	150.00	102.50	100.00	50.00	150.00	125.00	150.00	75.00	150.00
Delivery	2000.00	1102.22	1000.00	1000.00	1500.00
Surgery	1500.00	868.75	800.00	500.00	1500.00	1000.00	1000.00	500.00	1500.00